

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Anthony Skumanich
Debtor

Case No. 19-02266-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db +John Anthony Skumanich, PO Box 1036, Defiance, OH 43512-1036
5203286 Glen E. Evans, 102 Parkdale Dr, Dickson City, PA 18519-1100
5203287 Kay Jewelers/Genesis, 15220 NW Greenbrier Pkwy Ste, Beaverton, OR 97006-5744
5203288 Keystone Concrete Block & Supply, 600 Glenn St, Scranton, PA 18509-2213
5203289 Lackawanna Co Drs, 1300 Old Plank Rd, Mayfield, PA 18433-1973
5203280 Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5203290 LegalZoom, 9900 Spectrum Dr, Austin, TX 78717-4555
5203292 Parasole Property Management & Associate, 1738 Brick Ave, Scranton, PA 18508-2780
5203294 +Pennsylvania American Water, 852 Wesley Dr, Mechanicsburg, PA 17055-4475
5203295 Ppl Electric Utilities, 827 Hausman Rd, Allentown, PA 18104-9392
5203279 Skumanich John Anthony, 48935 Route 6, Apt 1, Laceyville, PA 18623-8172

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 16 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5217141 +EDI: ATLASACQU.COM Sep 16 2019 23:13:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
5203281 EDI: CAPITALONE.COM Sep 16 2019 23:13:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
5203282 EDI: CAPITALONE.COM Sep 16 2019 23:13:00 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5203283 +EDI: COMCASTCBLCENT Sep 16 2019 23:13:00 Comcast / Xfinity, 1 Comcast Ctr, Philadelphia, PA 19103-2833
5203284 EDI: WFNNB.COM Sep 16 2019 23:13:00 Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5203285 EDI: RCSFNBMARIN.COM Sep 16 2019 23:13:00 Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5203291 EDI: MERRICKBANK.COM Sep 16 2019 23:13:00 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5203296 E-mail/Text: bankruptcy@snapfinance.com Sep 16 2019 19:33:43 Snap Finance, 1193 W 2400 S, West Valley City, UT 84119-8505
5203297 EDI: NEXTEL.COM Sep 16 2019 23:13:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
5203298 EDI: RMSC.COM Sep 16 2019 23:13:00 Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
5203572 +EDI: RMSC.COM Sep 16 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5203299 EDI: TFSR.COM Sep 16 2019 23:13:00 Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
5203300 E-mail/Text: bkrcy@ugi.com Sep 16 2019 19:36:01 UGI, PO Box 13009, Reading, PA 19612-3009

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5203293 ##Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com
Jason Paul Provinzano on behalf of Debtor 1 John Anthony Skumanich MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **John Anthony Skumanich**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9561**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-02266-RNO**

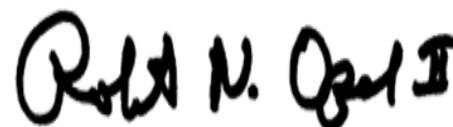
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Anthony Skumanich
aka John A. Skumanich, aka John Skumanich

By the court:

9/16/19



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.